

February 25, 2013

Dear Valued Client:

We were recently notified by our data service provider that a back-up tape containing certain of your personal information including account number(s), account balances, taxpayer identification number, and social security number was stolen on February 1, 2013. This theft did not occur at our Bank nor did it involve any of our employees. While we have no reason to believe your personal information has been, or will be compromised, we wanted to notify you of the incident and outline the steps we are taking to respond to this security breach.

First, the appropriate law enforcement authorities and regulatory agencies have been notified. A thorough investigation of the breach has been conducted and a data forensic expert retained to review the types of information that may have been compromised. In addition, our data service provider has implemented additional security measures designed to prevent a recurrence of such an incident.

You can be assured that protecting the privacy of our customers is a responsibility we take very seriously. Therefore as a precaution, and to help you detect any possible misuse of your personal information, we are offering free credit monitoring to you for a 12-month period.

We have engaged Experian to provide you with their ProtectMyID Alert product, which includes daily monitoring of your credit reports from three national credit reporting companies (Experian, Equifax and TransUnion), daily monitoring and alerts of key changes to your credit reports, and additional services. To learn more about ProtectMyID Alert and activate your membership, go to www.protectmyid.com/redeem or call (877) 371-7902. You have until May 31, 2013 to enroll using activation code (CODE). This code is unique for your use and should not be shared.

Even if you decide not to register for the credit monitoring, we recommend that you remain vigilant over your financial matters and accounts. Among other things, you should consider:

- Periodically change your bank-related password, in accordance with best practices.
- Regularly review statements from your accounts and promptly report incidents of suspected identity theft to us and to proper law enforcement authorities, including the Federal Trade Commission (FTC). You have the right to obtain a police report if you are the victim of identity theft. Please visit the FTC's web site, <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> or call 1-877-ID-THEFT, to learn more about protecting yourself from identity theft.
- Never share confidential information, such as your social security number, with unauthorized individuals.

- Periodically obtain your credit report from each nationwide credit reporting agency, and if you have any concerns place a fraud alert on your credit file. A fraud alert puts your creditors on notice that you may be a victim of fraud and tells creditors to contact you before they open any new accounts or change your existing accounts. To place a fraud alert, contact any one of the following three national credit reporting agencies:

| Equifax | Experian | TransUnion |
|--|---|---|
| Phone: 800-525-6285 P.O. Box 105069 Atlanta, GA 30348-5069 http://www.equifax.com/answers/ set-fraud-alerts/en_cp | Phone: 888-397-3742 P.O. Box 9532 Allen, TX 75013 https://www.experian.com/ fraud/center_rd.html | Phone: 800-680-7289 P.O. Box 6790 Fullerton, CA 92634-6790 https://fraud.transunion.com |

As soon as one credit bureau confirms a fraud alert, the other credit reporting agencies are notified to place fraud alerts as well. All three credit reports will be sent to you, free of charge, for your review. You should also periodically obtain a copy of your credit report by visiting www.annualcreditreport.com also a free service, and have information relating to fraudulent transactions deleted.

We greatly value you as a customer of First National Bank of Southern California and sincerely regret that this incident has occurred. The protection of your personal information is the highest priority of the Bank and we will continue to monitor the situation and keep you informed if there are any changes about which you should be aware. If you have any questions or concerns, please contact our Central Operations Representatives at (800) 785-5991.

Sincerely,

Jeffrey M. Watson

Jeffrey M. Watson
President and Chief Executive Officer